DRIVE-BY BPO

2005 GOLDENDALE COURT

BRANDON, FL 33511

48234 Loan Number **\$350,000**• As-Is Value

by ClearCapital

report.

Please Note: This report was completed with the following assumptions: Market Approach: Fair Market Price, Marketing Time: Typical. Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this

Address Inspection Date Loan Number Borrower Name	2005 Goldendale Court, Brandon, FL 33511 02/10/2022 48234 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	7959093 02/15/2022 U0430202NE Hillsborough	Property ID	32104886
Tracking IDs					
Order Tracking ID	47395_Multiple Days	Tracking ID 1	47395_Multiple	e Days	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Via Media Communications Inc	Condition Comments
R. E. Taxes	\$3,875	Neighborhood conforms to the subject and is located near
Assessed Value	\$188,549	shopping, schools, restaurants, parks, public transportation, and
Zoning Classification	PD	freeway access. No negative external influences, environmental concerns, or zoning issues noted. In addition no atypical positive
Property Type	SFR	external influences, environmental concerns, or zoning attributes
Occupancy	Occupied	noted. This includes no boarded up homes or major construction
Ownership Type	Fee Simple	noted near the subject.
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data				
Suburban	Neighborhood Comments			
Improving	The subject is situated in a neighborhood that consists mainly of			
Low: \$300,000 High: \$420,000	conventional style SFR homes of various ages, displaying general similarity in design, and location views. The subject			
Increased 10 % in the past 6 months.	appears to be well maintained.			
<90				
	Suburban Improving Low: \$300,000 High: \$420,000 Increased 10 % in the past 6 months.			

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2005 Goldendale Court	3207 Acapulco Dr	2016 Culpepper Dr	1410 Wickford Pl
City, State	Brandon, FL	Riverview, FL	Brandon, FL	Brandon, FL
Zip Code	33511	33578	33511	33511
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.28 1	0.15 1	0.82 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$330,000	\$395,200	\$399,900
List Price \$		\$330,000	\$395,200	\$399,900
Original List Date		02/07/2022	01/04/2022	01/07/2022
DOM · Cumulative DOM		3 · 8	7 · 42	12 · 39
Age (# of years)	28	35	35	30
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Adverse ; Residential	Beneficial ; Residential	Beneficial; Public Trans.	Beneficial; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Adverse ; Residential	Beneficial ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,620	1,577	1,729	1,496
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	6	6	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa	Pool - Yes		Pool - Yes	Pool - Yes
Lot Size	0.26 acres	0.19 acres	0.15 acres	0.12 acres
Other	None	None	None	None

^{*} Listing 1 is the most comparable listing to the subject.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- **Listing 1** A fair market property, it has 3/2-floor plan, similar in age, similar in GLA, similar in view, similar in style and condition, it has 2 garage spaces. Estimated adjustment(s): pool \$25000
- **Listing 2** It has 3/2-floor plan, a fair market property, similar in style and condition, similar in view, similar in age, it has 2 garage spaces, superior in GLA. Estimated adjustment(s): GLA -\$5450
- **Listing 3** Similar in style and condition, similar in view, it has 4/2-floor plan, inferior in GLA, it has 2 garage spaces, a fair market property, similar in age. Estimated adjustment(s): GLA \$6200, bedroom -\$6000

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2005 Goldendale Court	1928 Sedgefield St	11630 Wellman Dr	1419 Wakefield Dr
City, State	Brandon, FL	Brandon, FL	Riverview, FL	Brandon, FL
Zip Code	33511	33511	33578	33511
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.12 1	0.23 1	0.08 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$365,000	\$339,900	\$325,000
List Price \$		\$365,000	\$339,900	\$325,000
Sale Price \$		\$376,659	\$355,000	\$338,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		10/22/2021	01/20/2022	09/08/2021
DOM · Cumulative DOM	•	5 · 35	2 · 42	5 · 28
Age (# of years)	28	25	28	27
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Adverse ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,620	1,680	1,587	1,719
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa	Pool - Yes	Pool - Yes		
Lot Size	0.26 acres	0.13 acres	0.16 acres	0.13 acres
Other	None	None	None	None
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$376,659	\$355,000	\$338,000

^{*} Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

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Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- **Sold 1** A fair market property, similar in GLA, similar in style and condition, similar in age, it has 3/2-floor plan, similar in view, it has 2 garage spaces. There were no adjustments made.
- **Sold 2** It has 3/2-floor plan, it has 2 garage spaces, similar in age, similar in GLA, a fair market property, similar in style and condition, similar in view. Estimated adjustment(s): Pool \$25000
- **Sold 3** Similar in age, similar in view, similar in style and condition, it has 3/2-floor plan, similar in GLA, it has 2 garage spaces, a fair market property. Estimated adjustment(s): Pool \$25000

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Current Listing S	tatus	Not Currently I	Listed	Listing Histor	y Comments		
Listing Agency/Firm			Subject's sales history was searched in 36 months and none was available.				
Listing Agent Name							
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$360,000	\$360,000			
Sales Price	\$350,000	\$350,000			
30 Day Price	\$345,000				
Commente Begarding Drieing Str	Comments Describing Driving Strategy				

Comments Regarding Pricing Strategy

Comparison analysis was done by collecting market data, selecting the most appropriate comparable properties, verifying market data, applying appropriate adjustments, and reconciling the various adjusted indicators of value into a value estimate. Market prices are increasing. Low-interest rates, low inventory, and increased demand are driving prices upward. The average marketing time is 60 days. All comps were the closest possible to the subject in lot size, sq ft., and age, no better sale and active comps were found; therefore I include comps over 1 mile far from the subject property with inferior and superior features. Criteria for the comparables provided are as follows; Proximity 1-mile radius within the subject property, GLA 20%-30% variance, age 30 years variance, lot size within 0.10- 0.50 acre. The estimated adjustments for the comparables noted are as follows; GLA \$50 per square feet variance (if reached more than 100 sqft variance), bed \$6000 per bed count, \$4000, pool variance \$25000

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Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes **Dispute Resolution (2/15/2022)** The BPO has been corrected/additional commentary added to address the dispute requested.

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Subject Photos

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Front



Address Verification



Side



Side



Street



Street

Subject Photos

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DRIVE-BY BPO







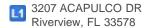
Other



Other

by ClearCapital

Listing Photos





Front

2016 CULPEPPER DR Brandon, FL 33511



Front

1410 WICKFORD PL Brandon, FL 33511

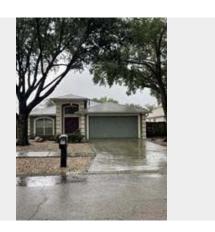


Front

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Sales Photos





Front

11630 WELLMAN DR Riverview, FL 33578



Front

1419 WAKEFIELD DR Brandon, FL 33511



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S1

S2

S3

Sold 1

Sold 2

Sold 3

ClearMaps Addendum ☆ 2005 Goldendale Court, Brandon, FL 33511 **Address** Loan Number 48234 Suggested List \$360,000 Suggested Repaired \$360,000 Sale \$350,000 1000ft Clear Capital SUBJECT: 2005 Goldendale Ct, Brandon, FL 33511 Climate Do Calm Dr Franford Dy Providence Rd ň Compton Ridge Haven Dr PROVIDENCE Projudence Run Blvg LAKES Providence Rd Vista Cay Ct Kings Ave S2 LI I and B Dr Buckhorn Viola Dr à Las ks Dr Andrea Ct rhardt W mapapasi ©2022 MapQuest © TomTom © Mapbox @2022 ClearCapital.com, Inc. Address Miles to Subject **Mapping Accuracy** Comparable Subject 2005 Goldendale Court, Brandon, FL 33511 Parcel Match L1 Listing 1 3207 Acapulco Dr, Riverview, FL 33578 0.28 Miles 1 Parcel Match Listing 2 2016 Culpepper Dr, Brandon, FL 33511 0.15 Miles 1 Parcel Match Listing 3 1410 Wickford Pl, Brandon, FL 33511 0.82 Miles 1 Parcel Match

1928 Sedgefield St, Brandon, FL 33511

11630 Wellman Dr, Riverview, FL 33578

1419 Wakefield Dr, Brandon, FL 33511

0.12 Miles 1

0.23 Miles 1

0.08 Miles 1

Parcel Match

Parcel Match

Parcel Match

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.) The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price A price at which the property would sell between a willing buyer and a willing seller neither being

compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time The amount of time the property is exposed to a pool of prospective buyers before going into contract.

The customer either specifies the number of days, requests a marketing time that is typical to the

subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market The estimated time required to adequately expose the subject property to the market resulting in a

contract of sale.

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Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

- 1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
- 2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
- 3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis. Standard Instructions:
- 1. Clear Capital Code Of Conduct Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
- 2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
- 3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
- 4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
- 5. Do not approach occupants or owners.
- 6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
- 7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
- 8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

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Report Instructions - cont.

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personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

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TO20T

\$350,000• As-Is Value

by ClearCapital

Loan Number

Broker Information

Broker Name Matthew Duryea Company/Brokerage Yellowfin Realty

License No SL3245371 Address 11256 Winthrop Main Street Riverview FL 33578

License Expiration 03/31/2023 License State F

Phone 9043273239 Email mduryea@allpending.com

Broker Distance to Subject 0.94 miles **Date Signed** 02/15/2022

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.

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